

Fill in this information to identify the case:

Debtor 1 Oscar A Castro

Debtor 2 Lorraine Castro
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Iowa
(State)

Case number 19-02888

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Truist Bank Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 2 1 4 0

Date of payment change: 03 / 01 / 21
Must be at least 21 days after date of this notice

New total payment: \$ 1,478.99
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 470.01 New escrow payment: \$ 606.36

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Oscar A Castro
First Name Middle Name Last Name

Case number (if known) 19-02888

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Ja'Tia M. Hamlin Digitally signed by Ja'Tia M. Hamlin
DN: cn=Ja'Tia M. Hamlin, o=Truist Bank,
ou=Mortgage Bankruptcy,
email=MortgageBankruptcy@SunTrust.com, c=US
Date: 2021.02.03 12:37:55 -05'00' Date 02/03/2021
Signature

Print: Ja'Tia M. Hamlin Title Bankruptcy Processor
First Name Middle Name Last Name

Company Truist Bank

Address Bankruptcy Department, VA-RVW-3034, P.O. Box 27767
Number Street
Richmond VA 23261
City State ZIP Code

Contact phone (855) 223 – 4641 Email MortgageBankruptcy@SunTrust.com

CERTIFICATE OF SERVICE

I, Ja'Tia M. Hamlin, do hereby certify that a true and exact copy of the
foregoing Notice of Mortgage Payment Change was served by United States mail and/or electronic
filing, on ^{02/03/2021}, addressed as follows:

Debtor:

Oscar A Castro
610 Valley Drive
Carlisle, IA 50047

Lorraine Castro
610 Valley Drive
Carlisle, IA 50047

Debtor's Atty:

Samuel Z Marks
4225 University Ave.
Des Moines, IA 50311

Trustee:

Carol F Dunbar
531 Commercial St
Ste 500
Waterloo, IA 50701

/s/ Ja'Tia M.
Hamlin

Digitally signed by Ja'Tia M. Hamlin
DN: cn=Ja'Tia M. Hamlin, o=Truist Bank,
ou=Mortgage Bankruptcy,
email=MortgageBankruptcy@SunTrust.co
m, c=US
Date: 2021.02.03 12:38:13 -05'00'

Bankruptcy Processor for Truist Bank

**CONTACT US**

Visit us online at suntrust.com/mortgage
 Client Services: 800.634.7928
 Monday - Friday: 8 a.m. to 8 p.m. ET
 Saturday: 9 a.m. to 3 p.m. ET

**ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**

Statement Prepared: 01/25/2021

Loan Number:

Property Address:

610 VALLEY DR
 CARLISLE IA 50047

OSCAR AGUAYO CASTRO
 LORRAINE MORENO CASTRO
 610 VALLEY DR
 CARLISLE IA 50047

Each year SunTrust Bank reviews your escrow account to determine your new monthly escrow payment which is included in your total monthly mortgage payment. Money is collected and held in your escrow account to pay taxes and insurance on your behalf.

Effective 03/01/2021, your new monthly mortgage payment will be: \$1,478.99

	Current Monthly Payment	New Monthly Payment
Principal & Interest	\$872.63	\$872.63
Escrow	\$470.01	\$556.49
Escrow Shortage		\$49.87
Total Payment	\$1,342.64	\$1,478.99

Note - If you choose to pay your escrow shortage in full using the coupon below, your new monthly mortgage payment will be \$1,429.12. If your payment is issued through our SurePay ACH service then the amount of your draft will automatically be updated. If your payment is issued by a third party or if you make your payment through a bill pay service please be sure that your new monthly mortgage payment amount is updated with the service provider.

Your New Escrow Amount

	Projected Annual Payment	New Monthly Escrow Amount
Taxes	\$4,010.00	\$334.17
Insurance	\$1,268.98	\$105.75
Mortgage Insurance	\$1,398.84	\$116.57
Total	\$6,677.82	\$556.49

To project your annual escrow payments for the coming year, we use the last tax and insurance bills received, or information provided by your settlement agent or local tax authority. This annual projection when divided by 12 months equals your New Monthly Escrow Amount.

Escrow Lowest Balance

	Lowest Balance Amount
Projected Escrow Lowest Balance for the coming year	\$756.58-
Required Escrow Lowest Balance*	\$879.84
This difference created a shortage in your escrow account	\$1,196.81- **
** This amount has been adjusted for the Bankruptcy Proof Of Claim	
The difference shown above divided by 24 months is \$49.87.	

* The required escrow lowest balance (cushion) is explained on page 2.



Client Name:
 Loan Number:

OSCAR AGUAYO CASTRO

Property Address:

610 VALLEY DR
 CARLISLE IA 50047

Shortage Amount \$1,196.81

You have the following options to repay your Escrow Shortage:

A. Do Nothing: The shortage for the next 24 months is \$49.87 which will automatically be added to your monthly payment beginning March 01, 2021.

B. Repay the Escrow Shortage in Full: Please send a check in the amount of \$1,196.81 made payable to **SunTrust Bank**, along with this coupon, in the envelope provided. Your new monthly mortgage payment will be \$1,429.12 once the full escrow shortage is paid in full.

SunTrust - Escrow Shortages
 P.O. Box 79684
 Baltimore, MD 21279-0684

Projections for the Coming Year

This is a projection of activity in your escrow account for the coming year. Projected payments from escrow for the coming year are based on the last tax and insurance bills we received, or information provided to us by your settlement agent or local tax authority. The starting balance in your escrow account as of 02/28/2021 is \$1,442.96. Your required starting balance according to this analysis, should be \$3,079.38. This means you have a shortage of \$1,196.81.

Month/Year	Projected Payments		Description	Escrow Balance	
	To Escrow (+)	From Escrow (-)		Projected	Required
Starting Balance				1,442.96	3,079.38
Mar 2021	556.49	116.57	Mortgage Ins	1,882.88	3,519.30
Mar 2021	0.00	2,005.00	County Tax	122.12-	1,514.30
Apr 2021	556.49	116.57	Mortgage Ins	317.80	1,954.22
May 2021	556.49	116.57	Mortgage Ins	757.72	2,394.14
Jun 2021	556.49	116.57	Mortgage Ins	1,197.64	2,834.06
Jul 2021	556.49	116.57	Mortgage Ins	1,637.56	3,273.98
Jul 2021	0.00	1,268.98	Hazard Insurance	368.58	2,005.00
Aug 2021	556.49	116.57	Mortgage Ins	808.50	2,444.92
Sep 2021	556.49	116.57	Mortgage Ins	1,248.42	2,884.84
Sep 2021	0.00	2,005.00	County Tax	756.58- P	879.84 R
Oct 2021	556.49	116.57	Mortgage Ins	316.66-	1,319.76
Nov 2021	556.49	116.57	Mortgage Ins	123.26	1,759.68
Dec 2021	556.49	116.57	Mortgage Ins	563.18	2,199.60
Jan 2022	556.49	116.57	Mortgage Ins	1,003.10	2,639.52
Feb 2022	556.49	116.57	Mortgage Ins	1,443.02	3,079.44
Total	\$6,677.88	\$6,677.82			

P - Indicates your projected escrow lowest balance

R - Indicates your required escrow lowest balance

*Escrow lowest balance (cushion): Under Federal Law your escrow lowest balance should not exceed 1/6 (equals no more than 2 months) of the total projected escrow payments, unless your mortgage contract or state law specifies a lower amount.

We project the lowest balance in your escrow account as of September 2021 will be \$756.58-. The allowable lowest balance in your escrow account should be \$879.84, which is equal to no more than 2 months of projected payments for real estate taxes and hazard insurance. This means you have a shortage of \$1,196.81.

Statement Date: 01/25/2021
 Loan Number:
 Property Address: 610 VALLEY DR
 CARLISLE IA 50047

Escrow Account History for the Prior Period

This is a statement of actual activity in your escrow account shown in comparison to the projections we used in the prior period. Actual activity appears in shaded columns.

Month/Year	Payments to Escrow (+)		Payments from Escrow (-)		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Starting Balance						1,756.51	2,345.69-
Jan 2020	470.01	427.96 *	118.71	0.00 *	Mortgage Ins	2,107.81	1,917.73-
Jan 2020	0.00	0.00	0.00	118.71 *	Mortgage Ins	2,107.81	2,036.44-
Feb 2020	470.01	0.00 *	118.71	0.00 *	Mortgage Ins	2,459.11	2,036.44-
Feb 2020	0.00	0.00	0.00	118.71 *	Mortgage Ins	2,459.11	2,155.15-
Feb 2020	0.00	0.00	0.00	1,531.00 *	County Tax	2,459.11	3,686.15-
Mar 2020	470.01	462.09 *	118.71	0.00 *	Mortgage Ins	2,810.41	3,224.06-
Mar 2020	0.00	0.00	1,531.00	0.00 *	County Tax	1,279.41	3,224.06-
Mar 2020	0.00	0.00	0.00	118.71 *	Mortgage Ins	1,279.41	3,342.77-
Apr 2020	470.01	462.09 *	118.71	0.00 *	Mortgage Ins	1,630.71	2,880.68-
Apr 2020	0.00	0.00	0.00	118.71 *	Mortgage Ins	1,630.71	2,999.39-
May 2020	470.01	462.09 *	118.71	0.00 *	Mortgage Ins	1,982.01	2,537.30-
May 2020	0.00	0.00	0.00	118.71 *	Mortgage Ins	1,982.01	2,656.01-
Jun 2020	470.01	462.09 *	118.71	0.00 *	Mortgage Ins	2,333.31	2,193.92-
Jun 2020	0.00	0.00	0.00	118.71 *	Mortgage Ins	2,333.31	2,312.63-
Jul 2020	470.01	462.09 *	118.71	0.00 *	Mortgage Ins	2,684.61	1,850.54-
Jul 2020	0.00	0.00	1,153.61	1,268.98 *	Hazard Insurance	1,531.00	3,119.52-
Jul 2020	0.00	0.00	0.00	118.71 *	Mortgage Ins	1,531.00	3,238.23-
Aug 2020	470.01	462.09 *	118.71	118.71	Mortgage Ins	1,882.30	2,894.85-
Sep 2020	470.01	932.10 *	118.71	0.00 *	Mortgage Ins	2,233.60	1,962.75-
Sep 2020	0.00	0.00	1,531.00	2,005.00 *	County Tax	702.60	3,967.75-
Sep 2020	0.00	0.00	0.00	116.57 *	Mortgage Ins	702.60	4,084.32-
Oct 2020	470.01	470.01	118.71	0.00 *	Mortgage Ins	1,053.90	3,614.31-
Oct 2020	0.00	0.00	0.00	116.57 *	Mortgage Ins	1,053.90	3,730.88-
Nov 2020	470.01	470.01	118.71	0.00 *	Mortgage Ins	1,405.20	3,260.87-
Nov 2020	0.00	0.00	0.00	116.57 *	Mortgage Ins	1,405.20	3,377.44-
Dec 2020	470.01	0.00 *	118.71	0.00 *	Mortgage Ins	1,756.50	3,377.44-
Dec 2020	0.00	0.00	0.00	116.57 *	Mortgage Ins	1,756.50	3,494.01-
Jan 2021	0.00	4,700.10	E	0.00	Mortgage Ins	1,756.50	1,089.52
Feb 2021	0.00	470.01	E	0.00	Mortgage Ins	1,756.50	1,442.96
Total	\$5,640.12	\$10,242.73	\$5,640.13	\$6,454.08			

E - Indicates the activity has not yet occurred but is estimated to occur as shown

*** - Indicates a difference between actual activity and projected activity either in the amount or the date**

Your monthly mortgage payment for the prior period was \$1,342.64, of which \$470.01 was applied to escrow. Last year, we anticipated making payments from your account equaling \$5,640.13.

Under Federal law your minimum monthly balance should not have exceeded 1/6 (also equal to no more than 2 months) of the total projected payments for real estate taxes and hazard insurance from the account, unless your mortgage contract or state law specifies a lower amount. Your required minimum monthly balance for the prior period was \$702.60.

Projected & Actual Payment Differences

Differences between projected and actual payments to and from your escrow account may create a shortage or surplus in your account. The most common reasons for a difference between your projected escrow lowest balance and your required escrow lowest balance are tax rate and/or assessed value changes, hazard insurance premium or coverage changes. Additional factors are listed below:

PAYMENTS	REAL ESTATE TAXES	HAZARD INSURANCE
<ul style="list-style-type: none"> Monthly payment(s) received were less than or greater than expected Previous overage was returned to escrow Previous shortage was paid entirely 	<ul style="list-style-type: none"> Exemption status lost or changed Supplemental/Delinquent tax paid Tax installment not paid Tax refund received New tax escrow requirement paid 	<ul style="list-style-type: none"> Premium paid or not paid Premium refund received or not received Additional premium paid New premium payment requirement paid Lender placed insurance premium paid

Guide to Understanding Your Escrow Statement

Each month a portion of your total mortgage payment is placed into your Escrow Account to cover your tax and insurance bills. SunTrust doesn't control how much tax and insurance you're charged annually, so these amounts may vary from year to year.

At least once a year, we review your account to check we are collecting enough to cover the bills. If these go up, you will have a shortage in your Escrow Account, if they go down you may end up with a surplus.

SUNTRUST
 1000 Peachtree Street, N.E.
 Atlanta, GA 30309
 (404) 521-1234

ACCOUNT INFORMATION
 Account Number: 123456789
 Statement Date: 12/31/2023
 Statement Period: 12/01/2023 - 12/31/2023

NEW MONTHLY MORTGAGE PAYMENT
 New Monthly Payment: \$1,200.00
 Breakdown:
 - Principal: \$800.00
 - Interest: \$300.00
 - Escrow: \$100.00

NEW ESCROW AMOUNT
 New Escrow Amount: \$1,000.00
 Breakdown:
 - Property Taxes: \$600.00
 - Homeowners Insurance: \$400.00

LOWEST BALANCE
 Lowest Balance: \$500.00

Your New Monthly Mortgage Payment shows the breakdown of how the payment has changed, what the new monthly amount will be, and the effective date.

Your New Escrow Amount is projected based on your most recent tax and insurance bills. If you have any questions concerning these amounts, you need to contact your local tax office or insurance company. Please note that any partial insurance and tax payments may not be reflected in this amount.

Your Escrow Lowest Balance the minimum amount you'll need in your account for the coming year. This section shows if you have a surplus or a shortage.

Your Payment Coupon shows what your repayment options are should you have a shortage. If you have a surplus, you may see a refund check when the surplus is more than \$3 and funds are available in your escrow account.

Projections for the Coming Year

This is a projection of activity in your account for the coming year. Projections are based on the current year and are subject to change. The actual activity for the coming year will be reported in the next statement.

Month	Payment	Principal	Interest	Escrow	Balance
Jan	\$1,200.00	\$800.00	\$300.00	\$100.00	\$1,000.00
Feb	\$1,200.00	\$800.00	\$300.00	\$100.00	\$900.00
Mar	\$1,200.00	\$800.00	\$300.00	\$100.00	\$800.00
Apr	\$1,200.00	\$800.00	\$300.00	\$100.00	\$700.00
May	\$1,200.00	\$800.00	\$300.00	\$100.00	\$600.00
Jun	\$1,200.00	\$800.00	\$300.00	\$100.00	\$500.00
Jul	\$1,200.00	\$800.00	\$300.00	\$100.00	\$400.00
Aug	\$1,200.00	\$800.00	\$300.00	\$100.00	\$300.00
Sep	\$1,200.00	\$800.00	\$300.00	\$100.00	\$200.00
Oct	\$1,200.00	\$800.00	\$300.00	\$100.00	\$100.00
Nov	\$1,200.00	\$800.00	\$300.00	\$100.00	\$0.00
Dec	\$1,200.00	\$800.00	\$300.00	\$100.00	\$0.00

Projections for the Coming Year shows the estimated monthly activity of your Escrow Account for the coming year.

Escrow Account History for the Prior Period

This is a statement of activity in your account for the prior period. It is based on the actual activity for the prior period.

Month	Payment	Principal	Interest	Escrow	Balance
Jan	\$1,200.00	\$800.00	\$300.00	\$100.00	\$1,000.00
Feb	\$1,200.00	\$800.00	\$300.00	\$100.00	\$900.00
Mar	\$1,200.00	\$800.00	\$300.00	\$100.00	\$800.00
Apr	\$1,200.00	\$800.00	\$300.00	\$100.00	\$700.00
May	\$1,200.00	\$800.00	\$300.00	\$100.00	\$600.00
Jun	\$1,200.00	\$800.00	\$300.00	\$100.00	\$500.00
Jul	\$1,200.00	\$800.00	\$300.00	\$100.00	\$400.00
Aug	\$1,200.00	\$800.00	\$300.00	\$100.00	\$300.00
Sep	\$1,200.00	\$800.00	\$300.00	\$100.00	\$200.00
Oct	\$1,200.00	\$800.00	\$300.00	\$100.00	\$100.00
Nov	\$1,200.00	\$800.00	\$300.00	\$100.00	\$0.00
Dec	\$1,200.00	\$800.00	\$300.00	\$100.00	\$0.00

Your Statement of Escrow Account History breaks down how your payment has changed. If this is the first escrow analysis from us, the history information may be incomplete.

Getting to know your Escrow Account:



Why did I receive an Escrow Account Disclosure Statement?

At least once a year, we review your Escrow Account to determine if the escrow portion of your monthly payment is sufficient to cover the annual requirements of your Escrow Account. We are required under the Real Estate Settlement Procedures Act (RESPA) to disclose to you in an Escrow Account Disclosure Statement the results of this review and its effect on your monthly mortgage payment. Occasionally, we may provide you with an interim statement if needed.



What is an Escrow Account?

Every time you make a mortgage payment a set amount of your payment (escrow portion) is deposited into your Escrow Account. We maintain this account on your behalf to ensure timely payment of your real estate taxes and homeowners insurance. Any applicable flood insurance and/or mortgage insurance premiums are also paid from this account. In addition to funds to cover these escrow bills, your Escrow Account also holds funds to cover your "required Escrow Account minimum balance".



What is a required Escrow Account minimum balance and how is it calculated?

Federal law allows us to maintain up to a two month minimum balance or cushion of funds in your Escrow Account. It serves as a safeguard in the event of an increase in your escrow bills. No more than one sixth of your total projected payments (or two months of escrows) for taxes and insurance constitute this cushion unless your mortgage contractor state law specifies a lower amount.



Why do escrow related bills change over time?

Here are some potential explanations for increases and decreases to the escrow portion of your monthly mortgage payment:

Hazard Insurance: Insurance premium can change due to changes to your coverage or your rate. Please contact your insurance company or your local insurance agent with questions about changes to your premium.

Real Estate Taxes: Real Estate Taxes can change as a result of your property reassessment, a change in your tax rate, or a special assessment. Please contact your local tax office for any questions regarding changes to your real estate taxes.

New Construction: Typically, the first tax bill for a new construction only covers the lot/land. A subsequent bill is typically higher and is based on the fully assessed value which includes the land and the house.

Initial Escrow Deposit: Prior to closing, the escrow portion of the monthly mortgage payment is calculated based on the information available. Available information is usually an insurance quote or premium amount for existing coverage, and tax bill information from the previous year. This amount may turn out to be more or less than the actual bills, resulting in a change to your monthly mortgage payment.



What happens when my escrow related bills come in lower than expected?

This results in a surplus. In case of a surplus, you typically receive a refund check for amounts over \$3.00 and the escrow portion of your monthly mortgage payment is adjusted according to your new escrow bills. Details of these changes are sent to you in your Escrow Account Disclosure Statement. Your loan must be current when the escrow analysis is performed to receive a credit or refund of any surplus funds.



What happens when my escrow related bills come in higher than expected?

This results in a shortage. You receive an Escrow Account Disclosure Statement that outlines your payment options to resolve this shortage. Typically, you have two options: 1) Spread your shortage over the next 12 months in addition to adjusting the escrow portion of your monthly payment amount. 2) Pay the shortage in a lump sum and let us adjust the escrow portion of your monthly payment.



Can my payment go up if I pay the shortage in a lump sum?

Yes, it can. Even if you pay the shortage resulting from last year's escrow payments, an increase in your projected tax bill or hazard premiums for the coming year could result in your payment going up.

Note: SunTrust does not control the actual amount of your tax and insurance bills. Please contact your insurance company or your local insurance agent if you have questions about changes to your premium. Please contact your local tax office if you have questions about your tax amount.

If you have further questions regarding your Escrow Account Disclosure Statement, please contact SunTrust Mortgage Client Services at 800.634.7928. You can also watch a short video about managing your escrows at www.suntrust.com/myescrow.



Equal Housing Lender. Trust Bank - NMLS # 399003.

SUNTRUST BANK NOW TRUIST
P O BOX 26149
RICHMOND, VA 23260-6149
PHONE NO. 1-800-634-7928

OSCAR AGUAYO CASTRO
LORRAINE MORENO CASTRO
610 VALLEY DR
CARLISLE IA 50047
LOAN NUMBER:

SUMMARY PERIOD: 01/25/1920-01/25/2021

ESCROW SUMMARY

ESCROW BEGINNING BALANCE	\$	2,345.69-
AGGREGATE DEPOSITS	\$	10,242.73
AGGREGATE WITHDRAWAL	\$	9,348.11
PAYMENTS AGAINST PRINCIPAL	\$	5,422.69
PAYMENTS AGAINST INTEREST	\$	13,775.17
TAXES PAID	\$	5,067.00-
PROPERTY INSURANCE PAID	\$	2,537.96-
MI/PMI PAID	\$	2,244.79-
OTHER ESCROW	\$	0.00
ESCROW ENDING BALANCE	\$	1,442.96

PRINCIPAL SUMMARY

PRINCIPAL BEGINNING BALANCE	\$	172,589.94
PRINCIPAL APPLIED	\$	5,422.69
PRINCIPAL ENDING BALANCE	\$	170,115.65

Bankruptcy Message

This is an attempt to collect a debt. Any information obtained, whether written or verbal will be used for this purpose. If your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust recognizes you may not be liable for this debt and this statement is being sent to you for informational purposes or to comply with statutory requirements only.

